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To: [E-OHPSCA1251.EBSA](#)
Subject: Comments on interim rules on grandfathering
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I believe that the restriction on prohibiting changing carriers without losing grandfathering misses the intent of the regulations. ERISA has always defined a plan by the plan sponsor not the carrier. More importantly it gives carriers far too much power to manipulate the system with undue increases and then the plan sponsors essentially have no options. I would ask that you drop that from the criteria and focus on maintaining the same levels of benefits instead.

The other item that I think needs to be seriously examined is the method of calculating trend. There are numerous trend surveys and actuarial reports that show actual trend to be much higher than the 4% calculated for this year. I would encourage you to use an average of certain credible studies instead of the proposed method.

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